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**STRICTLY PRIVATE  
AND CONFIDENTIAL**

**CONDITIONS OF EMPLOYMENT**

**('Agreement')**

entered into between

**Nedbank Limited**

(Registration number 1951/000009/06)

**('Bank')**

AND

Ernest Bonginkosi Mamba

9301236052083

**('Employee' or 'You' or 'Your' or 'Yourself')**

with effect from 01/02/2020

## 1 PURPOSE AND SCOPE

A summary of some of the conditions of employment applying to the Employee's employment with the Bank is contained herein. Full details of all the terms and conditions applying to the Employee's employment with the Bank are contained in the Human Resources manuals of the Bank, which must be read together with the Employee's letter of appointment. In the event of conflict between this summary and the Human Resources manuals of the Bank the manuals will prevail. If there is a conflict between the Employee's letter of appointment and the Human Resources manuals, the manuals will also prevail.

## 2 TRANSFERS AT DISCRETION OF THE BANK

- 2.1 Notwithstanding the position to which an Employee has been appointed, the Bank may, at its discretion, require an Employee to transfer from one geographic region and/or company division to another. Any such transfer will be effected in terms of the processes listed in the Bank's transfer policy.
- 2.2 To the extent that an Employee engaged by the Bank may be required to perform and execute his/her duties or obligations in terms of and subject to the provisions of the Financial Intelligence Centre Act, 38 of 2001 ('FICA'), such Employee will be required successfully to complete and conclude any one or more training programmes, seminars, examinations or courses (collectively 'Training Programme') as may, from time to time, be reasonably determined by the Bank.
- 2.3 Should the Employee be unsuccessful in the completion of the Training Programme within such reasonable period as may be stipulated by the Bank, the Bank will be entitled to take such steps as may be required in terms of the law and the Bank's transfer policy and, in this regard, may:
  - 2.3.1 transfer the Employee to an alternative division or position in the Bank on terms and conditions applicable to that position, provided that such an alternative position is available; or
  - 2.3.2 subject to its policies and procedures, terminate the employment of the Employee based on the Employee's incapacity.

## 3 CODE OF ETHICS

- 3.1 The Employee must at all times conduct himself/herself in such a manner that the reputation of the Bank is not adversely affected and must carry out all duties properly and diligently and in good faith.
- 3.2 Furthermore, the conduct, disposition and attitude of the Employee must at all times comply in all respects with the Bank's Code of Ethics.

## 4 ATTENDANCE REGISTER

If required by the Basic Conditions of Employment Act, 75 of 1997, the Employee must personally complete an attendance register.

## 5 RETIREMENT AGE

The normal retirement age for all Nedbank permanent employees is 60 (sixty) years.

## 6 OVERTIME

Overtime work by the Employee is subject to reasonable notice being given by the Bank to the Employee and to mutual consent between the Bank and the Employee.

## 7 OUTSIDE ACTIVITIES

The Employee may not be engaged in work for remuneration associated with the conduct of any enterprise or entity that may be in conflict with and/or disruptive to the Employee's duties with the Bank.

## 8 BANK INFORMATION AND SECRECY

- 8.1 The Employee must observe the utmost secrecy and confidentiality both during and after employment with the Bank in respect of all matters relating directly and/or indirectly to the transactions, business and/or affairs of the Bank, its staffmembers and clients, and may not divulge to any unauthorised person any facts or information concerning such transactions, business and/or affairs.
- 8.2 Unauthorised and deliberate access to and/or use of information by the Employee for whatever reason, whether pertaining to the Bank, its clients and/or staffmembers, may subject the Employee to disciplinary action in terms of the disciplinary code and procedures of the Bank.
- 8.3 The Employee may be required to sign a declaration of secrecy on commencement of employment with the Bank.
- 8.4 Any Employee falling within the scope, contemplation and ambit of FICA must at all times:
  - 8.4.1 comply with the provisions of FICA in all respects;
  - 8.4.2 neither misuse, abuse or in any way disclose or disseminate information or material in contravention of FICA nor jeopardise or prejudice, either directly or indirectly, any enquiry or investigation being conducted under and in terms of FICA; and
  - 8.4.3 take such steps as may be necessary to ensure that he/she is fully aware of the provisions of FICA and the consequence of any transgression thereof.

## 9 THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT

Should any position held by the Employee within the Bank be subject to the Financial Advisory and Intermediary Services Act, 37 of 2002 ('FAIS'), the offer of and continued employment in such a position will be subject to the Employee's compliance, at the time of appointment and thereafter, with the 'fit and proper' requirements in terms of honesty, integrity, competence and operational ability. Non-compliance will result in appropriate steps being taken, which may include termination of the contract of employment. It is the Employee's responsibility to ensure that, as an Employee employed in the financial services industry, he/she has an understanding of the impact of this important legislation generally, and specifically on his/her employment.

**10 FINANCIAL INTELLIGENCE CENTRE ACT**

- 10.1 It is recorded that the Bank, the employer, is an accountable institution as defined in FICA. While the employer will provide the training stipulated by FICA, it is the Employee's responsibility to acknowledge that any breach by him/her of FICA or any internal rules, policies, standards and procedures formulated by the employer in terms of FICA and as amended from time to time may lead to termination of his employment with the Bank.
- 10.2 The Employee must note that non-compliance with the provisions of FICA may render him/her personally liable to criminal prosecution.

**11 HUMAN RESOURCE DOCUMENTS**

The Employee must complete and sign all Human Resources administrative documents relating to the conditions of employment, including, but not limited to, documents relating to the personal particulars of the Employee.

**12 REMOVAL OF DOCUMENTS**

The Employee may not remove from the Bank's premises any confidential records, documents or information in any form whatsoever relating to the Bank's financial trade, business and/or affairs, unless duly authorised to do so verbally or in writing. The removal of any confidential records, documents or information from the Bank's premises without the requisite authorisation may subject the Employee to disciplinary action in terms of the disciplinary code and procedure of the Bank.

**13 PRESS AND PUBLIC STATEMENTS**

- 13.1 The Employee may not make any statements intended for public knowledge on behalf of the Bank, unless duly authorised thereto by the Bank.
- 13.2 The Employee may not address any outside function and/or seminar on any work and/or Bank-related issue, unless duly authorised thereto by the appropriate authority of the Bank.

**14 IRREGULARITIES**

On becoming aware of any serious irregularity perpetrated against the Bank it is the Employee's duty to report such irregularity immediately to the manager or, if inappropriate, a more senior officer of the Bank in writing or by personal communication.

**15 PERSONAL FINANCIAL AFFAIRS**

By virtue of the nature of the Bank's business the Employee must at all times conduct and maintain his/her financial affairs in an orderly and solvent manner and notify the Bank of any facts and/or circumstances that may jeopardise his/her financial security and solvency. Excessive financial indebtedness incurred by the Employee may subject him/her to disciplinary action in terms of the Bank's disciplinary code and procedure.

**16 STANDING SURETY**

An Employee wishing to stand surety must notify the appropriate authority of the Bank in advance thereof, so that the Bank can render counselling and advice.

**17 SPECULATIVE/GAMBLING TRANSACTIONS**

- 17.1 Employees in their personal and professional capacity are discouraged from participating in speculative or gambling transactions or any similar actions that could negatively impact their financial standing or solvency.
- 17.2 Nedbank acknowledges the interest of individuals in conducting personal transactions in financial instruments and securities. However, such trading must not represent a conflict of interest, entail the use of confidential information or negatively affect the Bank or its clients. All personal transactions must be conducted through BoE Personal Stockbrokers in accordance with the Personal Account Trading Policy.
- 17.3 If the Employee has a share account at a branch of the Bank, he/she must comply with the Bank's procedures applicable from time to time.
- 17.4 All transactions in shares are subject to the provisions of the Bank's policy on insider trading.

**18 RETIREMENT FUNDS**

Membership of one of the Bank's retirement funds is compulsory for the Employee if he/she is eligible for such membership. Membership is subject to the rules of the relevant retirement fund, as amended from time to time.

**19 MEDICAL AID SCHEME**

Membership of the Nedgroup Medical Aid Scheme is compulsory, except where an Employee is a dependant of his/her spouse's/partner's registered medical scheme (note that private hospital plans and standalone insurance products do not qualify as registered medical schemes). Written proof of such dependant membership must be submitted before joining the Bank, and then annually thereafter.

**20 GROUP LIFE ASSURANCE SCHEME**

Membership of the Nedbank Group Limited Group Life Assurance Scheme is compulsory for the Employee. Membership is subject to the rules of this scheme.

**21 DISCIPLINARY AND GRIEVANCE PROCEDURE**

The Employee is subject to the disciplinary and grievance procedures of the Bank, as amended from time to time and published in the Human Resources manuals.

**22 TRAINING**

It is the Employee's responsibility to attend such training and/or courses of study as the Bank may require or may be appropriate for the particular position and to present himself/herself for any tests, examinations or evaluations as necessary in this regard.

**23 LOSS OF POSSESSIONS**

Under normal circumstances the Bank cannot be held liable if the Employee's personal possessions of any nature, including money, go missing from or are damaged while in a Bank or subsidised vehicle or while the Employee is on the Bank's premises.

**24 SEARCH**

While on premises controlled by the Bank and subject to the Employee's consent at the time the Employee and/or any container or parcel of the Employee and/or in the Employee's possession and/or in any vehicle driven by the Employee may be searched on good cause by an official authorised by the Bank.

25 **SALARY AND BENEFITS**

- 25.1 For salary administration purposes the Employee must have a current or savings account.
- 25.2 If the Employee's nominated salary account is held with another Bank, then, even though Nedbank will effect payment of salaries on the 20th day of the month, Nedbank will not have control over the availability of the payment in another Bank's account and will not be liable for any late payment or delay if the funds are not be available on the 20th day of the month.
- 25.3 Nedbank is hereby authorised to debit the Employee's nominated Bank account with any amount erroneously paid by Nedbank into such account unconditionally and without reference to the Employee.

26 **DRESS CODE**

The Employee must maintain an appropriate standard of business dress and appearance at all times and, if required by the Bank, must wear corporate dress in accordance with the Corporate Wardrobe Policy.

27 **COMPANY VEHICLES**

The Employee may not drive a Bank vehicle, unless in possession of a valid and unendorsed driving licence.

28 **FLEXIBLE WORK PRACTICE**

Based on the role requirements of the Employee's position, he/she may be eligible to participate in the Bank's flexible work practice. In such instances formal application must be made and the terms of the Flexible Work Practice Policy will apply.

29 **NOTICE OF TERMINATION**

Notice of termination of employment must be given in writing. This notice must be given by either the Employee or the Bank as follows:

- 29.1 one week, if the Employee has been employed for six months or less;
- 29.2 two weeks, if the Employee has been employed for more than six months but not more than one year; or
- 29.3 four weeks, if the Employee has been employed for one year or more.


30 **AMENDMENT OF CONDITIONS OF EMPLOYMENT**

The conditions of employment may be amended from time to time after negotiations with the relevant trade union(s) and Employee representatives and after notice to employees.

31 **BREACH OF CONDITIONS OF EMPLOYMENT**

Breach by the Employee of any condition of employment may subject the Employee to disciplinary action in terms of the Bank's disciplinary code and procedure.

Signed at ..... on 1 8 / 1 2 / 2 0 1 9  
Place Day Month Year

Signature  Digitally signed by: Ernest Bonginkosi Mamba Mr. on 18/12/2019



By Ernest Bonginkosi Mamba

(the employee)

in favour of

NEDBANK LIMITED  
(the bank)

## 1 INTERPRETATION

1.1 In this declaration of secrecy, unless a contrary intention clearly appears:

- 1.1.1 'bank' shall mean Nedbank Limited;
- 1.1.2 'data' shall mean information captured in and/or on any record, file, magnetic disk, computer printout, tape, programme, microchip or other source;
- 1.1.3 'employee' shall mean the employee whose name appears above;
- 1.1.4 'information' shall mean all information relating to the financial, business and/or other affairs of the bank, its staffmembers, clients and suppliers which the employee acquires directly or indirectly through his/her employment with the bank;
- 1.1.5 'internal work procedures' shall mean all and any procedure(s) and/or system(s) that are now being used or have in the past been used or will in the future be used in and/or by the bank including, but not limited to, manuals, schedules, workings, catalogues, directories, formulae, reports, precedents, client lists, memoranda, documents, strategies, project plans, policies, user guides, software, software documentation, technical specifications, data dictionaries and design specifications;
- 1.1.6 'media' shall mean any technology media of the bank, including any magnetic disk, tape, microchip, microfiche document, film or video;
- 1.1.7 'protected information' shall mean the whole or any aspect, element, part and/or component of data, information, internal work procedures and/or media.

## 2 ACKNOWLEDGEMENT

The employee hereby acknowledges:

- 2.1 that by virtue of the nature of the business of the bank it shall be essential that the strictest confidentiality and secrecy be maintained with regard to all protected information;
- 2.2 that this declaration of secrecy shall be given in compliance with the undertaking contained in the employee's conditions of employment to complete a secrecy declaration form on an annual basis, if required;
- 2.3 that the breach of any undertaking or provision contained in this declaration of secrecy shall entitle the bank to summarily dismiss the employee without prejudice to such other claims as the bank may have against the employee, whether for damages or otherwise.

## 3 UNDERTAKINGS

The employee hereby irrevocably agrees and undertakes in favour of the bank:

- 3.1 to observe the strictest privacy and secrecy with regard to all protected information;
- 3.2 not to disclose any protected information to any third party, unless duly authorised thereto in writing by his/her manager;
- 3.3 to utilise all protected information only in the fulfilment and execution of his/her duties and responsibilities as an employee of the bank and not for any unauthorised purpose whatsoever, whether for his/her own benefit or for the benefit of any other person;
- 3.4 not to copy or remove from the bank's premises any protected information, unless required to do so in the fulfilment and execution of his/her duties and responsibilities as an employee of the bank or authorised thereto in writing by his/her manager;
- 3.5 in regard to the authorised copying and/or removal of any protected information in terms of clause 3.4 above, to ensure that the protected information so copied and/or removed shall be used only for the purpose for which written authorisation was given and for no other purpose whatsoever;
- 3.6 not to modify and/or destroy any protected information without proper authorisation and without ensuring that there is sufficient back-up of such protected information under the control and ownership of the bank;
- 3.7 to adhere to internal work procedures.

## 4 COPYRIGHT

The employee shall disclose to the bank all works eligible for copyright made by the employee in the course of or during the carrying out of his/her duties as an employee of the, irrespective of whether such works were made during office hours or otherwise or on the premises of the bank or otherwise. The ownership of the copyright in such works shall vest in the bank and the employee hereby waives in favour of the bank any so-called moral or residuary rights that may accrue to the employee in any works as aforementioned.

## 5 TERMINATION

On termination of the employee's employment with the bank for any reason whatsoever the employee:

- 5.1 shall return to the bank all protected information in the possession of the employee; and
- 5.2 shall not retain and/or remove any protected information in any form whatsoever.

## 6 UNAUTHORISED ACCESS TO AND/OR USE OF PROTECTED INFORMATION

The employee acknowledges that:

- 6.1 the unauthorised access to and/or use of protected information, and/or
  - 6.2 the unauthorised use and/or misuse of any property of the bank,
- shall constitute a serious breach of the employee's conditions of employment with the bank and may lead to summary dismissal.

Each of the undertakings given by the employee in this declaration of secrecy and every combination of such undertakings shall be separate and severable from every other such undertaking or combination of undertakings, and the invalidity and/or unenforceability of one or more undertaking(s) shall not affect the validity and/or enforceability of the remaining undertaking(s).

2. \_\_\_\_\_ Digitally signed by: Ernest Bonginkosi Mamba Mr. on 18/12/2019  
 \_\_\_\_\_ Employee's signature



## DECLARATION BY EMPLOYEE (Confidential)

### PLEASE READ THIS FIRST



#### PURPOSE OF THIS FORM

This form is used to obtain information from employees for the purpose of assisting employers in conducting an analysis on the workforce profile. Employers should use this form to ascertain which employees are from designated groups in terms of the Employment Equity Act, 55 of 1998, as amended.

#### WHO COMPLETES THIS FORM?

Employees should fill in this form.

#### INSTRUCTIONS

All employers must ensure that the contents of this form remain confidential, and that it is only used to comply with the Employment Equity Act, 55 of 1998, as amended.

#### PLEASE NOTE:

'Designated groups', mean black people, women and people with disabilities who-

- a) Are citizens of the Republic of South Africa by birth or descent; or
- b) Became citizens of the Republic of South Africa by naturalization –
  - (i) before 27 April 1994; or
  - (ii) after 26 April 1994 and would have been entitled to acquire citizenship by naturalisation prior to that date but who were precluded by Apartheid policies

'People with disabilities' are defined in the Act as people who have a long-term or recurring physical or mental impairment, which substantially limits their prospects of entry into, or advancement in employment.

\*Please note that people with disabilities have the right not to disclose their disability, unless it is in line with the inherent requirements of the job.

1. Name of employee: Ernest Bonginkosi Mamba

2. Employee workplace No: \_\_\_\_\_  
(This is the number that an employer/company/organisation uses to identify an employee in the workplace.)

3. Please indicate to which categories you belong with an 'X' below:

| Male                                | Female                   |
|-------------------------------------|--------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> |

| African                             | Coloured                 | Indian                   | White                    |
|-------------------------------------|--------------------------|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |


Foreign Nationals ☐ No ☐

If you are not a citizen by birth, please indicate the date you acquired your citizenship: \_\_\_\_\_

Person with a disability\* ☐ No ☐

If yes, specify nature of disability:  
\_\_\_\_\_

4. I verify that the above information is true and correct.

 Digitally signed by: Ernest Bonginkosi Mamba Mr.  
Signed: \_\_\_\_\_  
Employee

Date: 18/12/2019





Dear Ernest

We are looking forward to having you on board as a Permanent - Total Cost to Company (TCC) in our organisation.

Please complete the following sections of the attached form, in order for us to prepare for you:

| Section   | Who should complete this section  |
|---|---|
| SECTION 1 – PERSONAL AND BACKGROUND INFORMATION   | Permanent employees (Cost to Company and Commission earners)<br>Fixed term/Event contract employees<br>Temporary employees from Agencies<br>Independent contractors |
| SECTION 2 – BANKING AND INCOME TAX DETAILS        | Permanent employees<br>Fixed term/Event contract employees  |
| SECTION 3 - EMPLOYMENT BENEFITS INFORMATION       | Permanent employees<br>Commission earners   |
| SECTION 4 - DEPENDANT AND BENEFICIARY INFORMATION |   |
| • Medical Aid                                     | Compulsory for all permanent employees and Nedbank graduates unless they are a dependent on their spouse's/partner's medical aid.                                   |
| • Pension/Provident Fund                          | Compulsory for permanent employees  |
| • Group Life Fund                                 | Compulsory for permanent employees and commission earners, includes optional spouses cover  |
| • Voluntary Savings Provision                     | Optional benefit for all permanent employees  |
| • Beneficiary Information                         | Permanent employees   |

**Should you have any queries, please contact me.**

Kind regards,  
Emily Masilela  
Nedbank Recruitment Team

**SECTION 1A: PERSONAL INFORMATION**

|  |            |                              |            |
|--|------------|------------------------------|------------|
| Title  | Mr.        |                              |            |
| First Name   | Ernest     |                              |            |
| Middle Name  | Bonginkosi | Call Name                    | Ernest     |
| Last Name  | Mamba      | Maiden Name                  |            |
| Marital Status   | Single     | As at                        |            |
| Addresses  |            |                              |            |
| Residential address is the same as mailing address <input checked="" type="checkbox"/> |            |                              |            |
| Residential  |            | Mailing                      |            |
| PO BOX 551   |            |                              |            |
|  |            |                              |            |
| Steenbok PO BOX 551  |            |                              |            |
| Kwalugedlane Steenbok  | 1347       |                              |            |
| Home Phone   | 0711653851 | Cell Phone                   | 0797616875 |
| Do you have a valid Driver's Licence?  | No         | Driver's Licence Number      |            |
| Driver's Licence Date of Issue   |            | Driver's License Expiry Date |            |
| Driver's Licence Country of Issue  |            | Country of Driver's Licence  |            |

**SECTION 1B: BACKGROUND INFORMATION**

|  |                                 |   |              |
|--|---------------------------------|---|--------------|
| Gender   | Male                            | Race  | African      |
| Are you a Foreign National?  | No                              | If not a SA Citizen by birth or descent, on which date did you acquire citizenship? |              |
| Do you have a disability that we should be aware of?   | No                              | Nature of Disability  |              |
| Type of Challenge  |                                 |   |              |
| Does this condition substantially limit your ability to perform the inherent requirements of your job? |                                 |   |              |
| Would you like to explore your reasonable accommodation need?  |                                 |   |              |
| Please indicate your reasonable accommodation needs?   |                                 |   |              |
| South African National Identity Number   | 9301236052083                   |   |              |
| Date of Birth  | 23/01/1993                      | Country of Birth  | South Africa |
| RSA Citizenship Status   | RSA Citizen by Birth or Descent | RSA Citizen before 1994   |              |
| Nationality  | South African                   |   |              |
| Passport Number  |                                 | Passport Expiry Date  |              |
| Passport Date of Issue   |                                 | Passport Country of Issue   |              |
| Work Visa Type   |                                 | Work VISA Number  |              |
| Date of Work VISA issued   |                                 | Work VISA Expiry Date   |              |
| Employer Work VISA Issued for  |                                 | Position Work VISA Issued for   |              |
| Skill Work VISA Issued for   |                                 |   |              |
| Emergency Contact Name   | Lucy Ngwenya                    | Emergency Contact Number  | 0711653851   |

## SECTION 2: BANKING AND TAX INCOME DETAILS

|   |                       |                             |                 |
|---|-----------------------|-----------------------------|-----------------|
| Account Holder Name   | Ernest Mamba          |                             |                 |
| Bank Name   | Capitec Bank (470010) | Account Holder Relationship | Own             |
| Account Number  | 1618540597            | Account Type                | Savings Account |
| <b>Declaration:</b> <input checked="" type="checkbox"/>   |                       |                             |                 |
| <ul style="list-style-type: none"><li>I declare and certify that my electronic signature indicates that this banking information is true and correct. I am aware that providing false information can result in disciplinary action taken against me. I hereby confirm that I will not hold Nedbank responsible for any financial loss due to incorrect banking information updated by myself.</li><li>If I hold a bank account with another bank, I acknowledge that even though Nedbank will effect payment on the 20th day of the month, Nedbank does not have any control over the availability of the payment into my account and that I shall not hold Nedbank liable for any loss or damage incurred as a result of such payment not being available on the 20th day of the month.</li><li>I furthermore hereby unconditionally and without reference to me authorise Nedbank to debit my account set out above with any amount erroneously paid by Nedbank into such account.</li></ul> |                       |                             |                 |
| Are you a registered tax payer?   |                       | Tax Reference Number        | 2251399172      |

## SECTION 3: EMPLOYMENT BENEFITS INFORMATION

### BENEFIT A: NEDGROUP MEDICAL AID SCHEME

|                       |   |   |          |   |
|-----------------------|---|---|----------|---|
| Benefit Description   | <i>Compulsory for all permanent employees unless they are a dependent on their spouse's/ partner's medical aid. Optional for Nedbank Graduates.</i> |   |          |   |
| Benefit Plan Selected | Traditional Plan  |   |          |   |
| No of Dependants      | Adults  | 0 | Children | 0 |

### BENEFIT B: NEDGROUP DEFINED CONTRIBUTION (PENSION AND PROVIDENT FUNDS)

|                        |  |
|------------------------|--|
| Benefit Description    | <i>Mandatory Benefit – Retirement Fund</i>       |
| Fund Selection         | Defined Contribution Pension Fund                |
| Contribution Selection | 15.50% contribution on 70% of your total package |

**Declaration:** ☒

- I confirm that I fully understand the implications of my choice. I accept that my choice of retirement fund is made of my own free will and that I may not change over from the pension fund to the provident fund, or vice versa, once I have made my choice.

### BENEFIT C: NEDGROUP LIFE ASSURANCE SCHEME

|                     |  |
|---------------------|--|
| Benefit Description | <i>Death Benefit - 0,5 UP TO 5 X Total Remuneration Package without evidence of good health.</i> |
| Selected Cover      | 0 5  |

## BENEFIT D: NEDGROUP LIFE ASSURANCE SCHEME - SPOUSES COVER

|                     |   |
|---------------------|---|
| Benefit Description | <i>Optional Benefit – Death benefit in the event of spousal death, is less than or equal to the member cover, with a maximum of R3 000,000.</i> |
| Spouse Covered      | No  |
| Cover Selection     |   |
| Spouse First Name   |   |
| Spouse Last Name    |   |
| Spouse Birth Date   |   |
| Spouse Gender       | -- Please Select --   |

## BENEFIT E: VOLUNTARY SAVINGS PROVISION

|                               |   |
|-------------------------------|---|
| Benefit Description           | <i>Optional Benefit - Serves as a bonus payment</i> |
| Would you like to Contribute? | Yes   |
| Monthly Value of Contribution | 500   |

Declaration: ☒

- The Voluntary Savings scheme is an optional benefit for all permanent Nedbank employees which serve as a bonus payment. This accrued value is paid out in November each year and may be increased or decreased during the course of the year. The contribution is an after tax value determined by yourself and does not attract interest. Please perform an affordability study before deciding on what value you wish to have a savings accrued towards your November Savings scheme.

## BENEFIT F: PAYROLL GIVING

|                               |   |
|-------------------------------|---|
| Benefit Description           | <i>Optional Benefit - A flexible scheme which allows you to give a monthly donation on a tax free basis to the charities and good causes of their choice Nedbank has partnered with</i> |
| Would you like to Contribute? | No  |
| Monthly Value of Contribution |   |

Declaration: ☒

- I understand that the specified donation will be included on a monthly basis. I understand that I may change the amount to be donated or cancel the donation at any time by means of informing my Human Resources Department.

## SECTION 4: DEPENDANT AND BENEFICIARY INFORMATION

Declaration: ☒

- I hereby nominate the following person(s) to be beneficiary(ies) to whom payments of the benefits under the policy are to be made in the event of my death.
- Should any beneficiary predecease me, his/her nomination shall automatically become null and void and any payment which would have become due to him/her had he/she not predeceased me, shall be paid into my Estate for distribution by the appointed and approved Executor of the Estate
- I remain entitled to revoke or alter any appointment of beneficiary by notifying Nedbank thereof in writing
- In the event of there being any conflict between this nomination and the conditions contained in the policy, the conditions of the policy shall prevail

## ALLOCATION OF BENEFITS TO BENEFICIARIES

| FULL NAME(S) | RELATIONSHIP | DATE OF BIRTH | IDENTITY/<br>PASSPORT<br>NUMBER | CORRESPONDENCE ADDRESS<br><i>(If different from your address information)</i> | CONTACT<br>TELEPHONE<br>NUMBER | BENEFICIARY,<br>GUARDIAN OR<br>BOTH | GROUP LIFE<br><br>% SPLIT | PROVIDENT<br>FUND<br><br>% SPLIT |
|--------------|--------------|---------------|---------------------------------|---|--------------------------------|-------------------------------------|---------------------------|----------------------------------|
| Olwethu      | Beneficiary  | 29/11/2017    | 161129086708                    | PO BOX 551  | 0728206770                     | Other                               | 50                        | 50                               |
| Akhile       | Beneficiary  | 11/02/2017    | 170211559808                    | PO BOX551   | 0711653851                     | Other                               | 50                        | 50                               |
| Nomthandazo  | Guardian     | 18/05/1996    | 960518107808                    | PO BOX 551  | 0728206770                     | Sibling                             | 0                         | 0                                |

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## Employee Benefits Indemnity

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Whilst Nedbank is able to provide you with information pertaining to employee benefits, we are not mandated in terms of the Financial Advisory & intermediary Services Act 37 OF 2002, to provide you with financial advice as far as your selection and application of employee benefits are concerned.

Nedbank encourages all employees to consult a qualified financial advisor before selecting any employee benefit or tax option, The financial advice referred to above includes, but is not restricted to the following benefits:

- Medical aid
- Group Life Cover
- Package Structure
- Retirement fund

### Declaration:

- I hereby confirm that the Nedbank representative who discussed my selection of employee benefits with me did not provide me with any financial advice nor made any warranties, promises, representations or inducements whatsoever in respect of my selection of employee benefits. I further confirm that my selection of employee benefits are made of my own volition and in consultation with a financial adviser of my choice.
- I declare that the forgoing information is true and correct and a false declaration as to any of the above will render me liable for prosecution and may subject me to Nedbank's disciplinary procedures.

 Digitally signed by: Ernest Bonginkosi Mamba Mr. on 18/12/2019

18/12/2019

-----  
(Signature)

-----  
(Date)

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## Employee Benefits Assistance Booking

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### UNDERSTAND YOUR BENEFITS

| Description  | Would you like to arrange one of the following to assist you to understand the Nedbank Benefit options: |
|--|---|
| Call from a Benefits Consultant before you start to discuss benefits selection | Y   |
| Attend a session with a Benefits Consultant at Nedbank after your start date   | Y   |
| Cell Phone   | 0797616875  |
| Email Address  | fistozz.mamba@gmail.com   |